

Fill in this information to identify the case:

Debtor 1 Spicey Lynn Scales, fka Spicey Lynn Scales-Burkett

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 24-02917-KMS

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Hope Federal Credit Union

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 7568

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice:

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>2/21/2025 - Proof of Claim (\$350.00)</u>	(5) \$ <u>350.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____

- | | | |
|--|-------|---------------|
| 8. Tax advances (non-escrow) | _____ | (8) \$ _____ |
| 9. Insurance advances (non-escrow) | _____ | (9) \$ _____ |
| 10. Property preservation expenses. Specify: _____ | _____ | (10) \$ _____ |
| 11. Other. Specify: _____ | _____ | (11) \$ _____ |
| 12. Other. Specify: _____ | _____ | (12) \$ _____ |
| 13. Other. Specify: _____ | _____ | (13) \$ _____ |
| 14. Other. Specify: _____ | _____ | (14) \$ _____ |

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Spicey Lynn Scales, fka Spicey Lynn Scales-Burkett
First Name Middle Name Last NameCase number (if known) 24-02917-KMS**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Natalie Brown Date 4/11/2025
Signature

Print: Natalie Brown Title Attorney for Creditor
First Name Middle Name Last Name

Company Rubin Lublin, LLC

Address 3145 Avalon Ridge Place, Suite 100
Number Street
Peachtree Corners, GA 30071
City State ZIP Code

Contact phone (877) 813-0992 Email nbrown@rlselaw.com

Debtor 1 Spicey Lynn Scales, fka Spicey Lynn Scales-Burkett
First Name Middle Name Last Name

Case number (if known) 24-02917-KMS

UNITED STATES BANKRUPTCY COURT

Notice to Borrower

Upon written request, you are entitled to the following information:

- A. A copy of your payment history from the period the mortgage loan was last less than 60 days delinquent to present
- B. A copy of the promissory note or lost note affidavit where applicable
- C. The name of the investor that holds the loan
- D. If we have initiated foreclosure or filed a Proof of Claim, you may obtain copies of any assignments of mortgage or deed of trust required to demonstrate our right to foreclosure under applicable state law.

To obtain this information, submit a written request to:

Borrower Information Requests
Hope Federal Credit Union
Attention Bankruptcy
1 Corporate Drive, Ste 360
Lake Zurich, IL 60047

Debtor 1 Spicey Lynn Scales, fka Spicey Lynn Scales-Burkett
First Name Middle Name Last Name

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CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Notice of Postpetition Mortgage Fees, Expenses, and Charges to be served by depositing a copy of same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Spicey Lynn Scales, fka Spicey Lynn Scales-Burkett
2107 Grand Ave.
Meridian, MS 39301

Thomas Carl Rollins, Jr, Esq.
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

David Rawlings
P.O. Box 566
Hattiesburg, MS 39403

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

Executed on: 4/11/2025

By: /s/ Natalie Brown
Natalie Brown
MS State Bar No. 100802
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
(877) 813-0992
nbrown@rlselaw.com
Attorney for Creditor